

HIRSP PLAN OPTIONS TABLE

	Plan 1, Option A	Plan 1, Option B	Plan 2
Premiums	Refer to rate tables.	Refer to rate tables.	Refer to rate tables.
Premium reductions available if you qualify	Yes*	No	Yes*
Medical deductible (You pay)	\$1,000 per year	\$2,500 per year	\$500 per year
Medical deductible reductions available if you qualify	Yes**	No	No
Medical coinsurance (You pay)	20% of allowed amount \$1,000 total per year	20% of allowed amount \$1,000 total per year	No
Individual medical out-of-pocket maximum (your total expenditures for medical deductible and medical coinsurance, after which HIRSP will pay at 100%)	\$2,000 per year. This does not include drug coinsurance.	\$3,500 per year. This does not include drug coinsurance.	\$500 per year. This does not include drug coinsurance.
Family medical out-of-pocket maximum (All family members must be on the same plan.)	\$4,000 per year. This does not include drug coinsurance.	\$7,000 per year. This does not include drug coinsurance.	\$1,000 per year. This does not include drug coinsurance.
Drug coinsurance (You pay)	20% of the allowed amount up to a maximum of \$25 per prescription.	20% of the allowed amount up to a maximum of \$25 per prescription.	20% of the allowed amount up to a maximum of \$25 per prescription.
Drug coinsurance out-of-pocket maximum (Your total expenditures for drug coinsurance, after which HIRSP will pay at (100%))	\$750 per year. This is in addition to your medical coinsurance.	\$1,000 per year. This is in addition to your medical coinsurance.	\$125 per year. This is in addition to your medical coinsurance.
Drug coinsurance out-of-pocket maximum reductions available if you qualify	Yes**	No	No
Pre-existing condition waiting period	Refer to pages 8 & 9 of the HIRSP Outline of Coverage.	Refer to pages 8 & 9 of the HIRSP Outline of Coverage.	Refer to pages 8 & 9 of the HIRSP Outline of Coverage.
Maximum lifetime benefit	\$1,000,000	\$1,000,000	\$1,000,000

* Available for policyholders with household incomes of less than \$25,000.

** Available for policyholders with household incomes of less than \$20,000.